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ABSTRACT

Phase I of a more comprehensive project examined the perceived incentives and constraints related to acceptance of new ideas and small-scale economic enterprises by low income families. Six counties of northwest Florida were selected on the basis of their rurality, racial composition, and incidence of poverty. A multi-stage sampling procedure was used within each county. Two "densely populated" and two "sparsely populated" area segments within each county were randomly selected. Four specially trained interviewers administered a three part questionnaire through face-to-face interviews to 586 low income families. Interviewers were matched with respondents by race and sex. The questionnaire consisted of three parts: background and behavioral variables, perceived incentives and constraints, and attitudinal and psychological variables. Dependent variables included both individual and institutional incentives and constraints--personality, age, health, family, social (community), religious, economic, educational, and political. Findings included: over three-fourths of the respondents indicated that they would like to try new work and would not mind the responsibility of a small business if it meant additional income; personal health was perceived as more of a constraint than age; 59% agreed that they would have difficulty starting a business due to lack of education; 61% viewed the approval of neighbors as important in new ventures; there was a hesitancy to try something new for fear of disapproval by neighbors. (NQ)

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Perception of Incentives and Constraints by the Low Income Families in the Acceptance of New Ideas and Small Scale Economic Enterprises

by

Jogindar S. Dhillon*

The study reported in this paper constitutes Phase I of a more comprehensive project entitled "Institutional Development as a Strategy to Reduce the Impact of Rural Poverty." The larger project will be a major effort directed toward the establishment of multi-purpose, cooperative, local organizations concerned predominantly with the socio-economic development of low income rural families in selected communities in northwest Florida.

The ultimate project, which is developmental in nature, could not be undertaken until research was designed and implemented to provide fuller understanding of the target population's responses to new ideas and economic development programs.

Thus far, very little work has been undertaken to isolate the institutional and individual characteristics directly inhibiting or encouraging the acceptance of new ideas by rural low income families. Determination of factors which significantly influence client behavior was considered critical groundwork for the later developmental effort of building organizations designed to maximize local initiative in the alleviation of poverty-related problems.

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Methodology

The study was conducted in six counties of northwest Florida. The selection criteria for the sample counties was: (1) rurality of the county; (2) incidence of poverty in the county; and (3) racial composition of the county.

Within each county multi-stage sampling procedure, using survey sectional divisions (6x6 mile areas), was used as follows:

First Stage

1. Purposeful selection of six counties in northwest Florida.
2. Division of the six counties into area segments and stratification of the area segments into two categories of population density.

Second Stage

3. Random selection of two "densely populated" and two "sparsely populated" area segments within each county.

Third Stage

4. (First Phase) Systematic selection of every other dwelling or every third dwelling within each area segment for purposes of obtaining family income level.
5. (Second Phase) Sample composed of heads of households of families selected in first phase whose income fell below the poverty level.

In all 586 low income families were selected for the study. Four specially trained interviewers (matched by race and sex) administered a three part questionnaire through face to face interviews. To reduce refusal rate and interviewer effects, the interviewers were matched with respondents by race. Three "callbacks" to respondents who were initially not found at home, were made by the interviewers at different times of the day. This was done to avoid sample bias

in favor of types of respondents usually found at home.

The questionnaire consisted of three parts as follows:

A. Background and Behavioral Variables

B. Perceived Incentives and Constraints

C. Attitudinal and Psychological Variables

Findings

Sample Characteristics:

Demographic Variables

Of the 586 respondents interviewed, 354 were male and 232 were female heads of households. Of these respondents, 250 were black and 336 were white, ranging in age from 18 to 94. The median age of the sample was 56.7 years, with a standard deviation of 17.7.

Figure 1 presents in percentages age distribution of respondents according to race, showing that more blacks were represented in the two younger age categories (18-34 and 35-49) and more whites in the two older age categories (50-64 and 65-94).

Slightly over half (54%) of the sample were married, and approximately one-fourth of the respondents were widows or widowers. Approximately 7% were in each category of unmarried, separated, and divorced.

Educational Levels

The educational mean for last grade of school completed for the entire sample was 6.2. This mean for balcks was 6.0, and for whites it was 6.3. These summary statistics appear to mask racial differences.

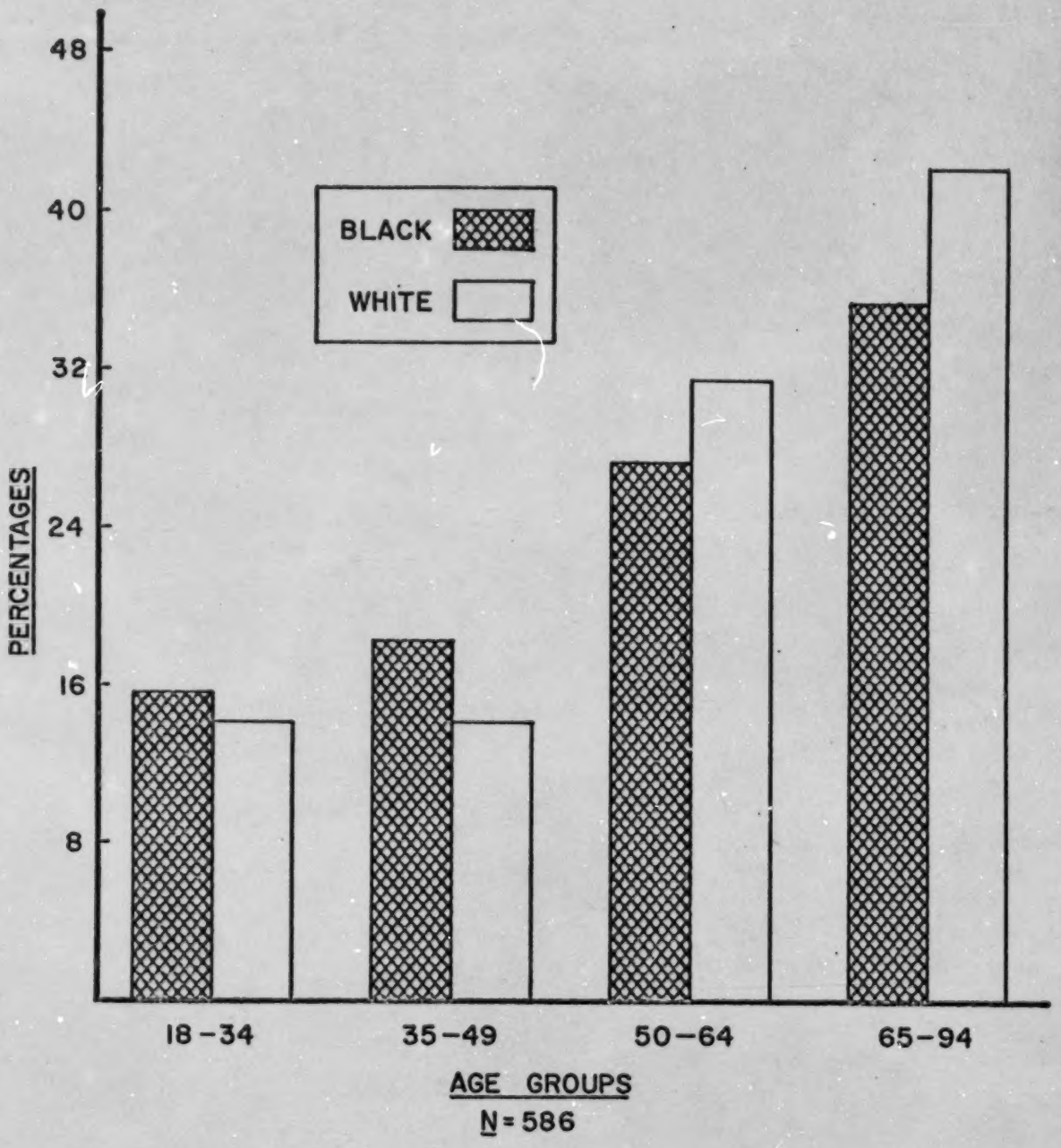


Figure 1. Percentages of black and white respondents within various age groupings.

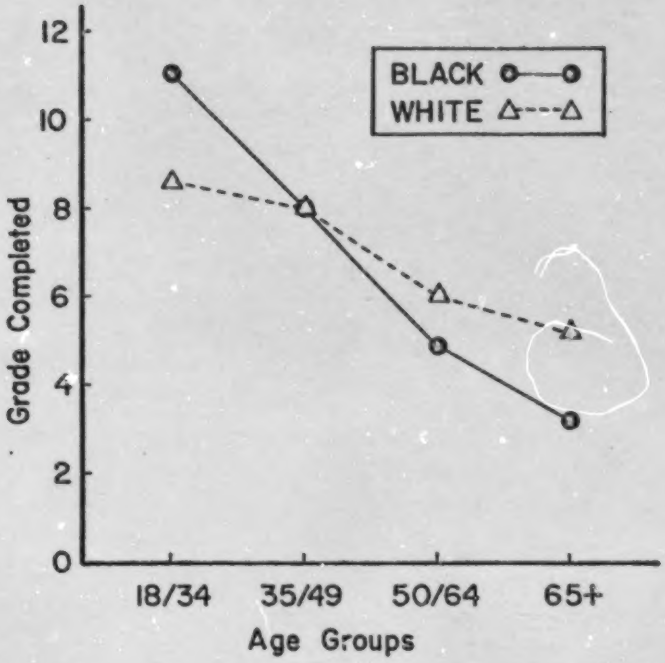
Figure 2 depicts the mean educational levels for blacks and whites by age. The downward slopes indicate that the highest grade completed for both races decreases with age. The steeper slope depicting black educational level by age indicates a greater difference in highest grade completed between the youngest and oldest blacks than between the same age groupings of their white counterparts.

Work Status

Figure 3 examines work status of the 353 respondents under age 65. This working age population included 60.2% of the sample; 39.8% were 65 years of age and older and considered to be of retirement age.

Figure 3 shows that employment was nearly twice as high as unemployment. In the population under 65, 43% were employed and 24% unemployed. While unemployment was nearly identical for both races (23% for blacks and 26% for whites), employment was substantially higher among blacks. Fifty-six percent of the black low income families had a working head of household as compared to 38% of the white families.

Most of the remaining nonworking whites were respondents who classified themselves as disabled. The proportion of whites identifying themselves as disabled was twice that of blacks. One-half (53%) of the disabled respondents were receiving public assistance benefits, and this proportion did not vary by race.



	Age Groups				
	18-34	35-49	50-64	65 +	Total
Black					
Mean	10.9	8.0	4.9	3.3	6.0
SD	2.2	3.3	3.2	3.0	4.0
N	40	55	67	88	250
White					
Mean	8.7	8.1	5.8	5.3	6.3
SD	3.1	3.7	3.7	3.3	3.7
N	48	44	99	145	336
Total					
Mean					6.2
SD					3.9
N					586

Figure 2. Mean educational levels by race and age.

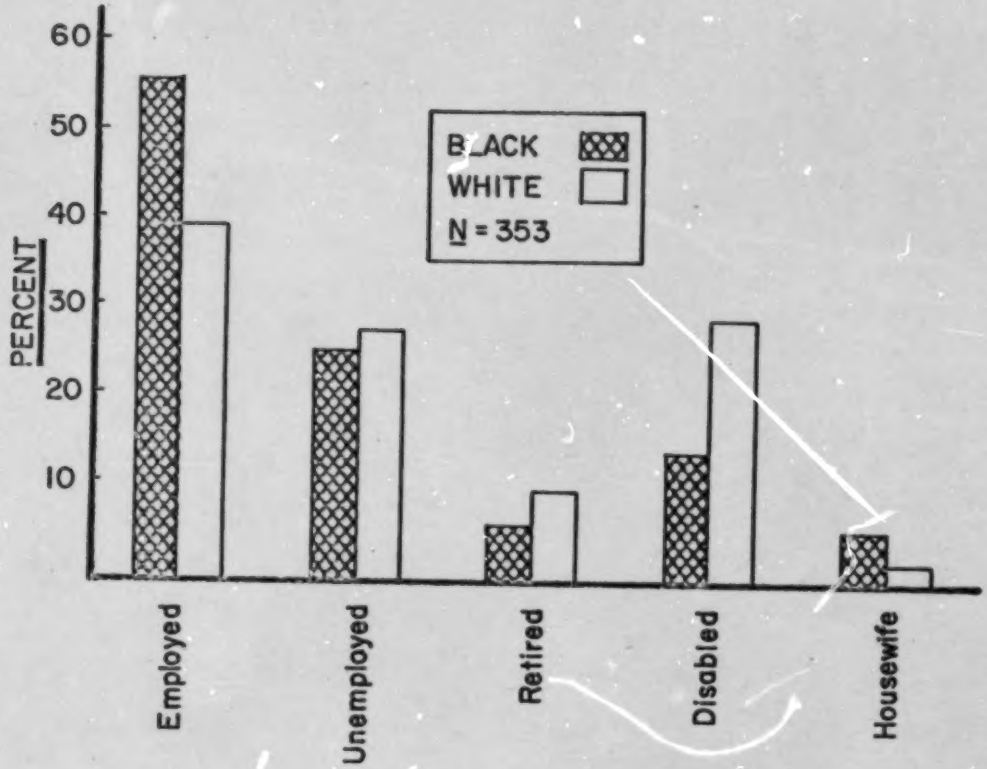


Figure 3. Percentages of black and white respondents (under 65) within various classifications of work status.

Home and Automobile Ownership

Nearly three-fourths (72%) of the respondents owned their homes. Older respondents were more likely to own their homes than younger respondents (gamma=.33). One-half of those under age 35 (52%) owned homes, and four-fifths of those 65 and older (81%) owned homes. Differences in ownership by sex and by race were negligible.

Sixty-five percent of those sampled reported that their homes needed major repairs.

Nearly half (47%) of those sampled owned both a house and an automobile. Fifteen percent owned neither. Of those who owned one or the other, twice an many owned only a house (25%) as owned only an authomobile (13%).

Registration and Voting Habits

Four-fifths (79%) of the respondents said that they were registered to vote, and of these registered voters, approximately 65% each reported voting in the last national, state, and local elections. The national, or presidential, vote may be considered to represent voting in general since few respondents reported voting at that level but not at the state or local level.

Whether or not a low income resident of this target area in rural northwest Florida was registered to vote was found to be related to age--older residents were more likely than younger residents to be registered (gamma=.32). The relationships between sex or race and registration were virtually zero.

Aspiration Levels

Respondents were asked four questions about their aspiration levels. A percentage distribution of the responses is shown in Table 1, demonstrating that aspiration levels among these rural poor were high. Respondents age 65 and older were excluded in order to look more closely at the aspiration levels of the working age population--those who would more likely be involved in community development projects.

Table 1

Percentages of Responses by Strength of Importance on Four Aspiration Level Items

	Not important at all						Very important
	1	2	3	4	5	6	7
1. Where on the line would you put earning more money?	10%	5%	1%	3%	3%	4%	77%
2. Where would you put getting a good job?	21%	2%	2%	4%	5%	3%	63%
3. Where would you put getting job training?	27%	2%	3%	5%	4%	5%	54%
4. Where would you put getting more education?	27%	3%	2%	8%	5%	5%	49%

N = 586

The four aspiration measures met the Guttman criteria for scalability with .93 coefficient of repoducibility (minimum acceptable is .90) and .65 coefficient of scalability (minimum acceptable is .60).

Table 2 displays regression of the aspiration index with the three demographic variables. Race and age were found to be significant (.05 level), indicating that blacks and younger people had higher levels of aspiration. Age had a greater impact than race. Since little variance in aspiration level was explained by these variables, it may be concluded that aspiration levels were high across race, levels of education, and age.

Table 2

Regression of Aspiration Index With Demographic and Background Variables

Step	Variable Entered	Significance	r^2	β
1	Race	.042	.015	.103
2	Education	.590	.047	.030
3	Age	0	.128	-.322

Characteristics Important to Getting Ahead

Respondents were asked what they felt were the most important and second most important characteristics to getting ahead. For data analysis, the "most important characteristic" was weighted "2" and the "second most important

characteristic" weighted "1".

Forty percent of the respondents (see Table 3) felt God was most important to getting ahead. Ability, hard work, better opportunities, and education were all rated similarly, from 10% to 12% of the respondents indicating these characteristics as most important. The characteristics of luck and who you know were perceived as least important to getting ahead.

Table 3

Combined Weighted Responses in Percentages to "Most Important Characteristic to Getting Ahead"

Characteristics	Percentages
1. Ability	10%
2. Luck	4%
3. Who you know	7%
4. Hard work	11%
5. Better opportunity	11%
6. God	40%
7. Education	12%
8. No response	5%

N = 586

Table 4 shows racial differences in identification of the "most important characteristic to getting ahead." Whites rated ability, luck, who you know, hard work, and better

Table 4

Combined Weighted Responses in Percentages[a] to "Most Important Characteristic to Getting Ahead" According to Race

	Ability	Luck	Who you know	Hard work	Better opportunities	God	Education
Black	1.9% (11)	.9% (5)	1.1% (6)	1.8% (10)	3.2% (18)	30.5% (173)	4.4% (25)
White	5.8% (33)	1.8% (10)	5.3% (30)	7.0% (40)	6.2% (35)	26.4% (150)	3.9% (22)
Total	7.7% (44)	2.6% (15)	6.3% (36)	8.8% (50)	9.3% (53)	56.9% (323)	8.3% (47)

[a] N's are in parentheses. N = 568

opportunities as substantially more important than did blacks. Blacks ranked God and education as slightly more important than did whites. The fact that God was rated so important by the black population explains the discrepancy in number of items rated more important by whites and the degree of difference between races in rating these items.

Treatment by Authorities

Two questions asked respondents whether they would be treated better, the same as, or worse than other people by police and government office workers. Approximately three-fourths responded "the same" to each question, 70% reporting that they would be treated the same by police and 77% reporting that they would be treated the same by government office workers.

These two questions were recoded so that "don't know" and "other" implied a neutral response and "depends" implied worse treatment. Crosstabulations by race, education, and age revealed that blacks and older people were more likely to feel they would be treated worse by police (gammas=.26 and .28). These variables were mildly associated. The relationship between education and treatment by police was not found to be statistically significant.

There was no relationship found between race and perceived treatment by government office workers. Persons with higher educational levels expected worse treatment by government office workers (gamma=.34), as did younger persons (gamma=-.35).

Job Motivation

Five questions were used to measure job motivation Table 5.

Table 5

Percentage Distribution of Responses to Five Job Motivation Items

	Agree	Undecided	Disagree	No Response
1. I would enter a job training program if I knew there would be a job for me when I finished it.	68%	8%	21%	3%
2. I would never take a job that was beneath me even if my family depended on it.	33%	13%	47%	7%
3. I would rather earn a little less money and work than receive welfare and not work.	83%	5%	11%	2%
4. If I had to work inconvenient hours to have a job, I would do it.	82%	4%	10%	3%
5. If a person doesn't enjoy his work he should quit even if he doesn't have another job to go to.	31%	5%	63%	1%

N = 586

Over four-fifths (83%) of the respondents expressed that they would rather earn less money and work than receive welfare and not work. In addition, they (82%) indicated

that, if necessary, they would work inconvenient hours to have a job. Two-thirds each would enter a job training program (68%) and did not feel a person should quit an unenjoyable job (63%). Less than half (47%) would take a job that they considered beneath them.

Incentives and Constraints Related to Acceptance of New Ideas and Small-Scale Economic Enterprises

Twenty-four items in Part B of the questionnaire probed respondents' perceptions of these incentives and constraints. Data on these items were collected from respondents of all ages, but for the following analyses those age 65 and older were excluded because it was assumed that these people were of retirement age. This was considered appropriate in regard to the possible adoption of small-scale economic enterprices.

The dependent variables included both individual and institutional incentives and constraints. The individual incentives and constraints included personality, age, and health. The other factors hypothesized to encourage or restrain low income respondents in starting a small-scale economic enterprise were the family, social (community), religious, economic, educational, and political.

Of the 24 statements in Part B, eight mentioned the words "small business," seven mentioned or alluded to "making a living," and nine could be applied to but did not specifically mention starting a small business.

Individual Trait Effects

Table 6 displays the six items classified as individual traits and the percentages of responses by strength of opinion. Over three-fourths of the respondents indicated that they would like to try new work and would not mind the responsibility of a small business if it meant they would have additional income. Nearly three-fourths (72%) did not feel too old to try new ways of making a living.

To these people under age 65, personal health was perceived as more of a constraint than age. Over one-third (38%) felt that their health would stop them from pursuing "any resonable activity."

Table 7 shows perceived incentives or constraints due to age by respondents categorized in actual age groupings. As expected, subjective statements about age were highly associated with actual age (gamma=.60). In this rural low income population, which is old in comparison to the regional population as a whole due to selective out-migration, age appeared to be a significant constraint to implementing poverty programs. At the same time, however,among the oldest respondents under retirement age, one-half would not eliminate themselves from self-help programs on the basis of age.

Table 8 displays perceived health effects according to conditions of health as reported by respondents. Respondents' actual health was ascertained in the first part of the questionnaire, in a set of objective questions. The

Table 6

Opinion Distribution on Six Individual Trait Items as Incentives or Constraints Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Unde-cided	Slightly Disagree	Strongly Disagree	No Response
1. "I would like to try new work if it meant I would make more money"	75%	12%	3%	3%	6%	1%
2. "I'm the type of person who likes to try something new, like a new job, if the opportunity comes along"	69%	14%	4%	5%	7%	1%
3. "I think I am too old to try new ways of making a living"	15%	9%	4%	13%	59%	1%
4. "I am the type of person who doesn't like to take any risks or chances with my income, even if I would be better off to do so"	47%	12%	7%	14%	19%	1%
5. "My health wouldn't stop me from pursuing any reasonable activity"	46%	11%	5%	10%	28%	a
6. "I wouldn't mind the responsibility of a small business if it meant I had extra money to spend"	71%	11%	4%	5%	6%	3%

[a]Less than .5% N = 353

Table 7

Perceived Age Effects by Actual Age Groups of Respondents

	18-34	35-48	49-57	58-64	Total
Agree	2% (7)	2% (9)	7% (25)	12% (41)	23% (82)
Undecided	0	1% (3)	1% (4)	2% (6)	4% (13)
Disagree	23% (79)	23% (79)	15% (54)	12% (42)	73% (254)
Total	25% (86)	26% (91)	23% (83)	26% (89)	100% (349)

Note: N's are in parentheses.

Table 8

Perceived Health Effects by Actual Health Conditions of Respondents

	Excellent or good	Fair	Poor or very poor	Total
Agree	32% (113)	18% (64)	7% (25)	57% (202)
Undecided	2% (8)	2% (6)	1% (5)	5% (19)
Disagree	6% (22)	6% (21)	25% (88)	37% (131)
Total	41% (143)	26% (91)	33% (118)	100% (352)

Note: N's are in parentheses.
gamma =.70

statement, "My health wouldn't stop me from pursuing any reasonable activity," was presented in the context of incentives or constraints to starting a small-scale economic enterprise.

Restrictions on respondents due to health were more important than restrictions due to age. The two variables displayed in Table 8 are highly correlated (gamma=.70). While less than one-fourth (24%) of the respondents agreed that their age would restrict their income-related activities (see Item 3 in Table 6), over one-third (38%) agreed that their health would restrict them from "reasonable activities" (see Item 5 in Table 6). Community development leaders will need to be aware of the importance of health as a variable which may inhibit low income persons' responses to community development projects. While the direction of the relationship between health and poverty status remains uncertain, health, nevertheless, appears to be a factor which must be considered in efforts to alleviate poverty.

Forty-seven percent of the variance in individual traits as incentives or constraints in the adoption of small business was explained by eight variables (significant at the .05 level) in a stepwise regression (see Table 9). The variables, in order of importance, were health, age, physical disability, job motivation, social isolation, car ownership, sex, and voter registration. Several of these variables, most obviously car ownership and voter registration, are considered surrogates representing underlying characteri-

Table 9

Stepwise Regression of Individual Traits as Incentives or Constraints With Demographic and Other Independent Variables

Step	Variable Entered[a]	Significance	r^2	β
1	Health	0	.23	.22
2	Age	.000	.30	.41
3	Physical disability	.000	.36	.25
4	Job motivation	.000	.39	.17
5	Social isolation	.009	.41	.13
6	Car ownership	.002	.43	.26
7	Sex	.005	.45	.19
8	Voter registration	.026	.47	.10

[a]Variables entered which were not significant at the .05 level included employment, powerlessness, proportion of blacks in county of residence, an interaction variable for race and proportion of blacks in county, mobility, authoritarianism, educational level, religiosity, and social participation.

stics such as mobility and personal or political efficacy. Similarly, sex, age, and race are considered known surrogates for certain behaviors and roles.

Family as an Incentive or Constraint

Responses to the five items included to explore the effects of the family institution on acceptance of small businesses is shown in Table 10. Four-fifths (80%) of the respondents claimed that their families would not hold them back if they wanted to try something new to make a living, and 81% felt that their families would help them with a small business if the opportunity presented itself. Three-fourths (74%) of the respondents disagreed that family duties kept them too busy to try new ways of making a living. One-half (52%) felt that their families would not object if they had to leave the area for a short time to be in a training program. Of the family institution items, this last one represented the greatest constraint to starting a small business.

Sixty percent (60%) of the respondents claimed that their families were happy with their present life styles. This present satisfaction may be viewed less as a constraint and more as a lack of family incentive to get ahead economically.

Table 10

Opinion Distribution on Five Items Related to Family as Incentive or Constraint Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Undecided	Slightly Disagree	Strongly Disagree	No Response
1. "If I wanted to try something new to make a living my family would hold me back"	9%	5%	4%	16%	64%	3%
2. "My family would help me with a small business if I had the opportunity to start one"	72%	9%	4%	4%	9%	3%
3. "Family duties keep me too busy to try new ways of making a living"	9%	9%	4%	19%	55%	4%
4. "My family would not object if I had to leave this area for a short time to be in a training program"	37%	15%	9%	14%	23%	4%
5. "My family is happy with its present life style"	39%	21%	4%	13%	22%	1%

N = 353

Community as an Incentive or Contraint

Table 11 displays a distribution of opinions on the two items regarding community. As great a proportion of respondents agreed (41%) as disagreed (43%) that people in their communities might make fun of them if they tried something new, and twice the proportion agreed (61%) as disagreed (32%) that they would not do somthing disapproved of by their neighbors. This indicates that if a low income individual felt that neighbors did not approve of his/her starting a small business, social pressure could inhibit the undertaking. However, the statements presented to respondents did not ask whether or not they felt their communities or neighbors would disapprove of their taking part in a program to alleviate poverty. If neighbors approved in that case, the same need for social approval could have a positive effect.

Religion as Incentive or Constraint

A distribution of responses to the two items measuring religious incentives and constraints is displayed in Table 12. Only 13% of the respondents agreed that it was against their religious beliefs to accept changes, while 79% disagreed. One-third (32%) agreed that everything was already planned and that there was no use in trying to change things, while 61% disagreed with this statement. Although few respondents perceived accepting change to be against their religious beliefs, approximately one-third apparently had fatalistically accepted their low income status.

Table 11

Opinion Distribution on Two Items Related to Community as Incentives or Constraints Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Undecided	Slightly Disagree	Strongly Disagree	No Response
1. "In this community, people make fun of you if you do something which no one else has tried before"	26%	15%	11%	17%	26%	5%
2. "I do not think I would do something which my neighbors do not approve"	47%	14%	6%	14%	18%	1%

N = 353

Table 12

Opinion Distribution on Two Items Related to Religion as Incentives or Constraints Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Undecided	Slightly Disagree	Strongly Disagree	No Response
1. "It is against my religious beliefs to accept new changes"	10%	3%	7%	13%	66%	3%
2. "I believe everything is already planned and there is no use trying to change things"	22%	10%	7%	13%	48%	2%

N = 353

County and Community Power Structure as Incentive or Constraint

For one important social institution, the political power structure, no significant explanatory variables were found. Race, county of residence, age, education, and many other independent variables were not significant in regression equations, meaning that individuals who expressed agreement or disagreement with the statements about political institutions were heterogeneous according to measures used in this study.

Based on a history of white control of these southern counties with large proportions of poor blacks, it was expected in this study that racial differences in perceptions of the local political power structure would be identified as a constraint to getting ahead. The fact that these racial differences did not exist was itself an interesting finding.

Table 13 is a distribution of opinions on the six items involving the local political power structure. Responses to these items were fairly evenly distributed in the range from "strongly agree" to "strongly disagree." Greater proportions of responses on these items were in the "undecided" and "no response" categories than on the remaining items in Part B.

Greater proportions of respondents expressed the feeling that local officials, community leaders, and local politicians would constrain rather than encourage them to get ahead. A substantial majority (69%) felt that people like

Table 13

Opinion Distribution on Six Items Related to Pover Structure as Incentives or Constraints Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Unde-cided	Slightly Disagree	Strongly Disagree	No Response
1. "If I were starting a small business, local officials might make it hard with their rules and regulations"	30%	24%	16%	13%	9%	7%
2. "Local Community leaders like to keep things as they are"	45%	21%	13%	10%	7%	5%
3. "Local politicians would be pleased if someone like myself tried to get ahead"	19%	16%	13%	18%	28%	7%
4. "Police protection is offered for people like me who have small businesses"	43%	26%	9%	9%	9%	5%
5. "If I started a small business, I think officials of county departments would support me"	22%	23%	17%	16%	18%	6%
6. "Community leaders would help me get a little business started so I could make more money"	16%	24%	12%	14%	25%	8%

N = 353

themselves would receive police protection. Low proportions of "undecided" and "no response" answer further evidenced the strength of these opinions.

A greater proportion of respondents felt that officials of county departments would support them than felt would not support them. Approximately the same proportion of respondents felt that community leaders would help them get a little business started than would not.

Both question #2 and #6 involved perceptions about community leaders, but responses to the former indicated that community leaders were perceived more as a constraint than an incentive, while responses to the latter indicated that opinions were evenly divided. When the strengths of these opinions were examined, however, they were found to be more heavily in "slight agreement" or "strong disagreement," reconciling the apparent inconsistency.

In summary, the low income rural people in this study perceived local officials, local community leaders, and local politicians as more of a hindrance than a help to them in getting ahead economically. Most felt that police protection would be provided for them, and more respondents than not felt that county officials would help them. To effectively implement the adoption of small-scale economic enterprises by the poor as a community development project, it appears that greater success might be predicted through enlisting the support of officials in county departments than through local officials, local community leaders, or local politicans.

Education and Job Opportunities as Incentives or Constraints

Table 14 displays opinions on related to education and job opportunities.

Table 14

Opinion Distribution on Education and Job Opportunity Items as Incentives or Constraints Among the Rural Poor Under 65

	Strongly Agree	Slightly Agree	Undecided	Slightly Disagree	Strongly Disagree	No response
"If I wanted to start my own little business, I would have difficulty because I don't have enough education"	43%	16%	4%	16%	20%	1%
"I think it's my lack of job opportunities and not my lack of education which holds me back"	45%	15%	8%	9%	18%	6%

Over one-half of the respondents (59%) agreed that they would have difficulty starting a business because of lack of education. One-third (36%) disagreed that a lack of education would hold them back.

In regression analysis education explained 24% of the variance in perceived effect of education. Respondents apparently recognized the limits or opportunities their education provided them for dealing with the marketplace.

Sixty percent of the respondents agreed it was lack of job opportunities which held them back, 27% disagreed, and

14% were undecided or did not respond.

Of the 60% in agreement, 45% "strongly agreed" with the statement. Proportions of "strongly agree" related to an institutional constraint were as great for only two other question items (i.e., "Local community leaders like to keep things as they are," and "I do not think I would do something which my neighbors do not approve").

Conclusions

From the findings generated by this six-county study, the following conclusions may be drawn about this rural low income population and its perceived incentives and constraints to the acceptance of new ideas and small-scale economic enterprises.

1. A high level of unemployment (24%) prevails among the working age population (approximately 60% of the sample), with blacks and whites equally jobless. However, among the employed, black heads of households are substantially more represented than whites (56% to 38%), with non-working whites reporting disability twice as often as blacks.
2. This low income population is highly motivated toward employment (83% prefer to earn less money and work than to receive welfare and not work).
3. A stong feeling pervades this rural low income population that lack of job opportunities restricts them in their efforts to get ahead (60%).

4. The more mobile in this population tend to be younger persons, car owners, and those in better health.
5. Aspiration levels are high among this population, cutting across race, levels of education, and age.
6. The characteristics considered most important to getting ahead by this population are: God, ability, hard work, better opportunities, and education. Although varying by race, educational level, and age, these contain qualities which, for the most part, can be achieved through human efforts--both those which can be attained by low income individuals themselves as well as those enabled by others in positions of support.
7. Although willing to try new work and take on responsibility, these rural low income individuals consider poor health, older age, and lack of transportation as significant constraints.
8. Although the population considers the family as supportive, they at the same time indicate (60%) that their families are happy with their present lifestyles.
9. The approval of neighbors is viewed as important in new ventures by these individuals (61%), and there is a hesitancy to try something new for fear of disapproval by neighbors.
10. Religion, which is significant in the lives of most of these individuals, does not appear to be an inhibiting factor in the acceptance of change.

11. Generally, lack of education is viewed as a constraint among these individuals, with actual education a significant influencing factor.
12. These low income rural people tend to perceive local officials as inhibiting but, on the other hand, tend to view county agency officials as supporting and encouraging.

Implications

Based on the foregoing conclusions about this population and its perceptions, the following implications for development of economic opportunity programs are suggested:

1. Attitudes of these rural low income people about the world in general, future goals (aspirations), resources necessary to improve present situations (characteristics important to getting ahead), and support from others (family and authorities) appear to create a generally positive atmosphere for the introduction of new ideas. This may be particularly important when related to the establishment of small-scale economic enterprises which would be operated by the people themselves.
2. The high levels of respondent job motivation create a circumstance which is conducive to the introduction of new ideas. This receptivity, coupled with the void now sorely felt in the lack of jobs and

job opportunities, suggests that not only are these individuals looking for economic opportunities but that they are also of the opinion that they can take advantage of such. Apparently, this population perceives a need for increased job opportunities and feels that new opportunities for making a living must be introduced to alleviate poverty in northwest Florida.

3. The proportions of registered voters and those exercising this prerogative might be interpreted as an indication of this population's interest in determining, at least to some extent, their own circumstances.
4. The findings regarding patterns of social participation and mobility furnish important information in identifying those people most likely to participate in economic programs and those most capable of doing so. For example, blacks might be reached through religious and club affiliations whereas it would be a less productive means of identifying and contacting whites because of their lower participation levels.
5. Based on individual traits, those who are younger, in better health, and who own cars appear to be the best prospects for contact about entering into new economic enterprises.
6. The importance of family and neighbor support must not be overlooked, but rather can be capitalized on to

gain interest in and commitment to an economic opportunity program. Although there is indication of satisfaction with present family lifestyles, this may best be viewed as less a constraint and more a lack of family incentive to get ahead economically. Given appropriate and realistic opportunities, this incentive may be nourished.

7. Regarding political institutions which restrain or encourage rural low income individuals, it appears that a tacit understanding exists in this area between the powerful and the powerless regarding preservation of the status quo in the local economy, including the labor market. This phenomenon has been described by one consultant who worked for many years in northwest Florida, observing that this situation was the greatest obstacle to the delivery of agricultural assistance to the poor. Additionally, literature evaluating failure of poverty programs in the 1960s supported the view that such programs failed due to lack of support by local elites. To effectively implement the adoption of small-scale economic enterprises by the poor as a community development project, then, it appears that greater success might be predicted through enlisting the support of officials in county agencies than through local officials, local and county community leaders, or local and county politicians.